

Information to identify the case:

Debtor 1	<u>Allen Lee Porter</u>	Social Security number or ITIN	xxx-xx-9281
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-21149-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Allen Lee Porter

3/7/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Allen Lee Porter
Debtor

Case No. 17-21149-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 07, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2023:

Recip ID	Recipient Name and Address
db	+ Allen Lee Porter, 2809B Auburn Court, Mount Laurel, NJ 08054-4236
cr	+ Brittany Lakes & Meadows Condominium Ass'n, 321 High Street, Burlington, NJ 08016-4411
cr	+ Larchmont Center Community Association, 321 High Street, Burlington, NJ 08016-4411
519824724	+ Allen L. Porter, 2809B Auburn Court, Mount Laurel, NJ 08054-4236
516856608	+ Brittany Commons Association, c/o Dar-Mar Management Services, P.O. Box 239, Moorestown, NJ 08057-0239
517054951	+ Brittany Lakes & Meadows, Attn Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
516856612	+ Everhome Mortgage Co., c/o McCabe, Weisberg & Conway PC, Suite 201, 216 Haddon Avenue, Collingswood, NJ 08108-2818
516856613	+ Everhome Mortgage Co/Ever Bank, Attn: Bankruptcy Department, 301 West Bay Street, Jacksonville, FL 32202-5184
517031312	+ Larchmont Center Community Association, Attn Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
518707670	+ TIAA FSB DBA EVERBANK, Lauren M. Moyer, Esq, McCABE, WEISBERG & CONWAY, LLC, 216 Haddon Avenue, Suite 201 Westmont, NJ 08108-2818
519151844	+ TIAA, FSB, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
519151845	+ TIAA, FSB, 3637 Sentara Way, Virginia Beach, Virginia 23452, TIAA, FSB, 3637 Sentara Way Virginia Beach, Virginia 23452-4262
516954542	+ TIAA, FSB d/b/a EverBank, 301 West Bay Street, Jacksonville, FL 32202-5147

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 07 2023 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 07 2023 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516856609	+ EDI: CAPITALONE.COM	Mar 08 2023 01:40:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
516856610	+ EDI: CITICORP.COM	Mar 08 2023 01:40:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
516856617	+ EDI: CITICORP.COM	Mar 08 2023 01:40:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
516868784	EDI: DISCOVER.COM	Mar 08 2023 01:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516856611	+ EDI: DISCOVER.COM	Mar 08 2023 01:40:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517070795	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 07 2023 20:45:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516895699	EDI: AGFINANCE.COM	Mar 08 2023 01:40:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516856614	+ EDI: AGFINANCE.COM	Mar 08 2023 01:40:00	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
517405313	EDI: PRA.COM	Mar 08 2023 01:40:00	Portfolio Recovery Associates, LLC, PO Box

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517405314	EDI: PRA.COM	Mar 08 2023 01:40:00	41067, Norfolk, VA 23541 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517086726	EDI: PRA.COM	Mar 08 2023 01:40:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516864320	+ EDI: RMSC.COM	Mar 08 2023 01:40:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516856615	+ EDI: RMSC.COM	Mar 08 2023 01:40:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516856616	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 07 2023 20:45:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
516997756	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 07 2023 20:45:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516971317	EDI: AIS.COM	Mar 08 2023 01:40:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
516972872	+ EDI: AIS.COM	Mar 08 2023 01:40:00	Verizon by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2023 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor TIAA FSB d/b/a TIAA Bank, f/n/a EverBank NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor EverBank NJECFMAIL@mw-c-law.com nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor TIAA FSB dba Everbank NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew B. Finberg	

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on behalf of Debtor Allen Lee Porter andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com

Andrew M. Lubin

on behalf of Creditor TIAA FSB d/b/a TIAA Bank f/k/a EverBank nj-ecfmail@mw-c-law.com, alubin@milsteadlaw.com

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Marisa Myers Cohen

on behalf of Creditor TIAA FSB d/b/a TIAA Bank f/k/a EverBank nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Marisa Myers Cohen

on behalf of Creditor TIAA FSB DBA EVERBANK nj-ecfmail@mw-c-law.com jhillier@mw-c-law.com

Marisa Myers Cohen

on behalf of Creditor TIAA FSB d/b/a EverBank nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Melissa S DiCerbo

on behalf of Creditor EverBank nj-ecfmail@mw-c-law.com nj-ecfmail@ecf.courtdrive.com

Melissa S DiCerbo

on behalf of Creditor TIAA FSB d/b/a TIAA Bank, f/n/a EverBank nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com

Melissa S DiCerbo

on behalf of Creditor TIAA FSB dba Everbank nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com

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on behalf of Creditor TIAA FSB d/b/a TIAA Bank f/k/a EverBank nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com

Mina M Beshara

on behalf of Creditor TIAA FSB dba Everbank mbeshara@hinshawlaw.com

Thomas J Orr

on behalf of Creditor Brittany Lakes & Meadows Condominium Ass'n tom@torrlaw.com
xerna@aol.com;orrtr87054@notify.bestcase.com

Thomas J Orr

on behalf of Creditor Larchmont Center Community Association tom@torrlaw.com
xerna@aol.com;orrtr87054@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19